APPENDIX TO RESPONSE TO OFFICIAL ACTION DATED
NOVEMBER 15, 2002
AMENDMENTS TO CLAIMS
(DELETIONS IN BRACKETS AND ADDITIONS UNDERLINED)

l. (Twice Amended) A computer implemented method for [payment remittance processing] locating a payee record, comprising the steps of:

establishing a database including payee records, each payee record having a payee zip code;

receiving a payor's payment information, including a payee zip code;

processing the payment information other than the received payee zip code to identify an eleven digit zip code for a payee; and

accessing the database to locate the payee record having the payee zip code corresponding to the identified eleven-digit zip code.

2. (Twice Amended) The method of claim 1, wherein:

the received payment information includes the received payee zip code and [other] payee [address] name information; and

the processed payment information includes [only a portion of] the [other] payee [address] name information.

8. (Twice Amended) The method of claim 1, wherein the received payment information includes a payor account number with the payee, the database includes respective different alteration rules, corresponding to different payees associated with the payee

records, for altering [the] account [number] numbers and validation rules corresponding

to payee values for fields of the account number for validating the account number, and

further comprising the steps of:

verifying that the account number conforms to the validation rules; and

transforming the verified account number into an altered account number

according to the alteration rules corresponding to the payee.

10. (Amended) A computer implemented process for locating a merchant record,

[ensuring the integrity of data] comprising:

receiving name, street address, city and state information associated with a

merchant;

processing the name, city and state information to identify an eleven digit zip

code; and

accessing a database of merchant records to locate a merchant record for the

merchant corresponding to the eleven digit zip code.

11. (Twice Amended) An automated [remittance] processing system for retrieving a

payee record, comprising:

a storage device configured to store payee records, each payee record having

an associated one of a plurality of payee zip codes;

a data input unit configured to receive a payor's payment information, including a

zip code of a payee; and

a processor configured to process the payment information, excluding the received payee zip code, to produce an eleven-digit zip code for the payee and to retrieve one or more of the plurality of payee records having the associated zip code corresponding to the eleven-digit zip code from the storage device.

13. (Twice Amended) The automated [remittance processor] system of claim 11, wherein the processor is further configured to direct a payment to the payee in accordance with the retrieved payee record.

14. (Thrice Amended) The automated [remittance processor] system of claim 11, wherein:

the payment information includes a payor account number with the payee;

the storage device is further configured to store validation rules corresponding to payee values for fields of the account number, and alteration rules, associated with the payee; and

the processor is further configured to process the payment information to verify that the payor account number conforms to the validation rules associated with the payee and to alter the payor account number according to the alteration rules associated with the payee.

15. (Twice Amended) The automated [remittance processor] system of claim 14,

wherein:

the payee has a plurality of remittance centers;

the processor is further configured to process the payor account number to

identify a single remittance center of the plurality of remittance centers to which

payment is to be directed and to direct payment to the single remittance center.

17. (Twice Amended) The article of manufacture of claim 16, wherein the received

payment information includes the received payee zip code and payee [address] name

information, and the computer program is further configured to cause the computer to

operate so as to:

process [only a portion of] the payee [address] name information to identify the

eleven digit zip code.

20. (Thrice Amended) The article of manufacture of claim 16, wherein the payment

information includes a payor account number with [a] the payee, and the computer

program is further configured to cause the computer to operate so as to:

verify that the received account number conforms to validation rules

corresponding to payee values for fields of the account number; and

transform the verified account number into an altered account number according

to alteration rules of the payee.

22. (Twice Amended) A system for processing payment information comprising:

a network;

a first station, coupled to the network, configured to generate payment

information, including a payee name, payee address data, and a payor account number

with a payee;

a database including payee records; and

a second station, coupled to the network, configured to receive the payment

information from the first station via the network, process the payment information,

including the payee name and the payee address data, to produce an eleven digit zip

code for the payee, [and] access the database to locate a payee record for the payee

corresponding to the eleven digit zip code, and direct a payment to the payee in

accordance with the located payee record.

25. (Amended) The system of claim 22, wherein:

the processed payment information includes a portion of [a] the payee name and

a portion of the payee address data.